

| WFCA Self-Funded Medical Plan: | Through Dec. 1999 | Through Dec. 2000 | Through Dec. 2001 | Through Dec. 2002 | Through Dec. 2003 | 2004 YTD Thru July | ALL YEARS Combined |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|
| 1. Beginning Balance as of January 1 [From <u>Line #6</u> of Prior Year] | \$0 | \$632,845 | \$0 | \$0 | \$0 | \$487,711 | \$0 |
| 2. Revenue Received (Premiums From Districts) | \$7,890,644 | \$9,365,357 | \$12,040,249 | \$16,315,088 | \$18,908,816 | \$13,822,222 | \$78,342,376 |
| 3. Expenses (Net Claims, Fees, Stop Loss Premiums) | <u>(\$7,257,799)</u> | <u>(\$10,874,501)</u> | <u>(\$12,643,028)</u> | <u>(\$16,907,839)</u> | <u>(\$18,421,105)</u> | <u>(\$12,572,064)</u> | <u>(\$78,676,336)</u> |
| 4. Cumulative Sub-Total [1. + 2. - 3.] | \$632,845 | (\$876,299) | (\$602,779) | (\$592,751) | \$487,711 | \$1,737,869 | (\$333,960) |
| 5. Transfer from IRSRA Assets (To cover deficits - Line #4.) | \$0 | \$876,299 | \$602,779 | \$592,751 | \$0 | \$0 | \$2,071,829 |
| 6. Cumulative Ending Balance as of December 31 [4. + 5.] Includes Transfers from IRSRA Assets | \$632,845 | \$0 | \$0 | \$0 | \$487,711 | \$1,737,869 | \$1,737,869 |
| 7. IBNR Reserve as of December 31 (Future Liability) | <u>(\$1,400,000)</u> | <u>(\$2,038,000)</u> | <u>(\$2,286,000)</u> | <u>(\$2,555,000)</u> | <u>(\$2,800,000)</u> | <u>(\$3,000,000)</u> | <u>(\$3,000,000)</u> |
| 8. Cumulative Ending Balance After IBNR [6. - 7.] Includes Transfers from IRSRA Assets | (\$767,155) | (\$2,038,000) | (\$2,286,000) | (\$2,555,000) | (\$2,312,289) | (\$1,262,131) | (\$1,262,131) |